

Amended Chapter 13 Plan Summary

Case No. 16-70869

Debtor(s): Lucille Williams SSN#: XXX-XX-1286 Net Monthly Earnings: \$ 1268.51
 SSN#: XXX-XX- Number of Dependents:

I. Plan Payments:

☒ Debtor(s) propose to pay a periodic payment of \$ 1583.00 ☐ weekly ☐ biweekly ☐ semi-monthly ☒ monthly into the plan; or
☐ Payroll deduction Order: \$ ☐ weekly ☐ biweekly ☐ semi-monthly ☐ monthly.
 Length of Plan is 60 months, and the total debt to be paid through the plan is \$ 94,980.00

☒ Chapter 13 case filing fees will be paid through the Chapter 13 Trustee assigned to this case.

II. From the payments received, the trustee shall make disbursements pursuant to the Bankruptcy Code including:

A. PRIORITY CLAIMS (INCLUDING ADMINISTRATIVE EXPENSE AND SUPPORT) {See § 1322(a)(2)}

The following priority claims, if allowed will be paid in full unless creditor agrees otherwise:

Creditor	Type of Priority	Scheduled Amount	Monthly Payment

B. Total Attorney Fee: \$ 3,000.00 \$ 0.00 paid pre-petition \$ 2000.00 to be paid at confirmation and \$ 90.00 per month.

C. The holder of each SECURED claim shall retain the lien securing such claim until a discharge is granted and such claim shall be paid in full with interest deferred cash payments as follows:

1. Long Term Debts:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment To be Paid <input type="checkbox"/> By Debtor <input checked="" type="checkbox"/> By Trustee	Regular Payment to Begin: Month/Year:	Arrears to be Paid by Trustee	Months Included in Arrearage Amount	Proposed Interest Rate on Arrearage	Proposed Fixed Payment on Arrearage
Selene Finance	67,431.03	741.05	06/2016	28,010.05	38	0	509.27

2. Secured Debts (not long term debts) to be paid through Trustee:

Name of Creditor	Adequate Protection Payments	Total Amount of Debts	Debtor's Value	Unsecured Portion	Description of Collateral	Proposed Interest Rate	Proposed Fixed Payments	Fixed Payments to Begin
Spillers		1063.31	700.00	0	Furniture	4.25%	21.31	**
FCI Lender Service		5318.92	54320.00	0	2 nd Mortgage	4.25%	106.60	**

3. Other debts not shown in 1. Or 2. above which Debtor(s) propose to pay direct:

Name of Creditor	Total Amount of Debt	Amount of Regular Payment	Description of Collateral	Reason for Direct Payment
GM Financial	19,393.33	450.60	2012 Honda	Co signer only**

IV. Special Provisions:

☐ This is an original plan. ☒ This is an amended plan replacing plan dated 05/19/2016

☒ This plan proposes to pay unsecured creditors 0 %.

☒ This plan proposes to pay prepetition utilities debts in the plan and post petition utilities debt direct.

☐ Debtor assumes lease and/or executory contract with

☒ For any claims(s) not listed herein that are determined to be secured except for post-1994 mortgage arrearage claim(s), the debtor(s) propose(s) an annual percentage rate of 4.25% on the secured portion of said claims. No interest shall be paid on any post 1994 mortgage arrearage claim.

☒ Other provisions: All Creditors being paid non- plan direct are hereby granted limited relief to continue to send monthly invoices, statements and payment requests to facilitate these monthly maintenance payments. ** Upon secured creditors' filing of a properly perfected claim, debtor agrees that the proposed adequate protection payment be paid to said creditor if the claim is filed prior to confirmation. If any debt is proposed to be paid as a secured debt and the claim filed by said creditor is not properly perfected, debtor proposes that said claim is to be treated as a general unsecured claim. Debtor will continue to pay pre-petition and post-petition electric service debt in the ordinary course of business in lieu of posting a deposit as adequate assurance of future payment under section 366 of the United States Bankruptcy Code. Debtor acknowledges and agrees that the automatic stay does not bar Alabama Power Company's efforts to collect pre-petition and post-petition utility service debt. **Debtor does not have possession and grants relief on debt owed to GM Financial. The Trustee will make disbursements as required by the Plan in the following order, with payments other than those listed to be made in the order determined by the Trustee: 1. Trustee's Fee; 2. Filing Fee; 3. Initial Costs of Administration (including attorney fees payable at confirmation); 4. Allowed Secured Claims and Section 503(b) Administrative Expenses with fixed monthly payments (including Professional Fee Claims with fixed payments); 5. Allowed Priority Claims for Domestic Support; 6. Other Allowed Priority Claims, including Allowed Priority Tax Claims; 7. Allowed General Unsecured Claims

Attorney for Debtor Name/Address/Telephone # BARBARA ROGERS Dated: August 3, 2016

2422 14TH STREET

FUSCALOOSA, AL 35401

Telephone # (205) 759-4090

/s/Lucille Williams

Lucille Williams, Debtor

RE: LUCILLE WILLIAMS, DEBTOR
XXX-XX-1296

BK- 16-70869

I declare under penalty of perjury that the information provided in this/these Amended Chapter 13 Plan Summary and/or Schedules(s) and/or Statement Of Financial Affairs is/ are true and correct.

/s/ Lucille Williams
Lucille Williams, Debtor

CERTIFICATE OF SERVICE

I certify that I have served a copy of the foregoing Amended Chapter 13 Plan Summary and/or Schedule(s) and/or Statement Of Financial Affairs upon the Trustee and the Court with a copy o f the foregoing electronically and creditors by U.S. mail, first class, postage prepaid.

Done this the 3rd day of August, 2016 .

/s/ Barbara N. Rogers
Barbara N. Rogers

Label Matrix for local noticing 126-7 Case 16-70869-JHH13 NORTHERN DISTRICT OF ALABAMA Tuscaloosa Fri Aug 5 09:35:05 CDT 2016	AmeriCredit Financial Services, Inc. dba GM P O Box 183853 Arlington, TX 76096-3853	U. S. Bankruptcy Court 2005 University Blvd., Room 2300 Tuscaloosa, AL 35401-1546
CI Lender Services Inc PO Box 27370 Anaheim, CA 92809-0112	GM Financial P O Box 183834 Arlington, TX 76096-3834	Marques Wofford 510 Love Circle Aliceville, AL 35442-1201
Modern Loans PO Box 42917 Philadelphia, PA 19101-2917	Pickens County Medical Center PO Box 478 Carrollton, AL 35447-0478	Selene Finance PO Box 71243 Philadelphia, PA 19176-6243
Miller Furniture Credit Dept. Attn: Daphne Wilson Post Office Box 020824 Tuscaloosa, AL 35402-0824	Barbara N Rogers 2422 14th Street Tuscaloosa, AL 35401-2835	C David Cottingham Chapter 13 Standing Trustee 701 22nd Avenue, Suite 4 PO Drawer 020588 Tuscaloosa, AL 35402-0588
Michelle Williams 510 Love Circle Aliceville, AL 35442-1201		

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